

CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	Bankruptcy No. 22-21397-GLT
Jan C. Willingham	:	Chapter 13
Jacqueline D. Willingham	:	Doc No. ____
Debtors	:	
	:	
Jan C. Willingham	:	
Jacqueline D. Willingham	:	Related to Docket No. 39
Movants	:	
	:	
	:	
v.	:	
Ronda J. Winnecour, Chapter 13 Trustee	:	
Respondents	:	

**ORDER APPROVING POST-PETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the Motion of Debtor for Post-Petition Financing, filed by the Debtors on Jan C. Willingham and Jacqueline D. Willingham, filed on \_ 39 \_. Based upon the foregoing, and for good cause show, it is hereby ORDERED, ADJUDGED and DECREED that:

1. The *Motion*, entered at docket number \_ 39 \_ is **GRANTED** as provided by the terms of this *Order*. Debtor is authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:
  - a) The total amount of financing shall not exceed \$25,000.00; and
  - b) The monthly payments made under the financing agreement shall not exceed \$450.00 per month.
2. To the extent that Debtor secures financing for the purchase of a new vehicle, such payments **shall be made through the Chapter 13 Plan**. Within **30 days** of securing such financing, Debtor shall file:
  - a) An amended Chapter 13 Plan, and;
  - b) A report of financing
3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the Chapter 13 Trustee **within 7 days** of filing the report of

financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. The Debtor's current vehicle, the 2021 Nissan Rogue, is a lease paid through the plan that is now ending. Pending confirmation of any amended plan, Trustee shall provide for the new post-petition loan payments to the new lender for the contract amount so long as sufficient supplemental funds are provided by Debtor.
5. Notwithstanding the inclusion of the post-petition loan within an amended Chapter 13 Plan, the underlying terms of the loan shall not be modified absent the consent of the post-petition lender.
6. Debtor shall serve copies of this Order on all creditors eligible to receive distributions through the Chapter 13 Plan and file proof of the same with the Court.

DATED: March 24, 2025

A handwritten signature in black ink, appearing to read "Gregory J. Taddonio", is written over a horizontal line.

Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

In re:  
Jan C. Willingham  
Jacqueline D. Willingham  
Debtors

Case No. 22-21397-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 24, 2025

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
--------	------------

+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
---	--

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jan C. Willingham, Jacqueline D. Willingham, 217 Charles Ave., New Kensington, PA 15068-5331

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor LOANCARE LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Gas Company f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Matthew M. Brennan	on behalf of Joint Debtor Jacqueline D. Willingham attorneymatthewbrennan@gmail.com
Matthew M. Brennan	on behalf of Debtor Jan C. Willingham attorneymatthewbrennan@gmail.com
Michelle L. McGowan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Mar 24, 2025

Form ID: pdf900

Total Noticed: 1

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7